

IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

UNITED STATES OF AMERICA : CRIMINAL NO. \_\_\_\_\_  
v. : DATE FILED: \_\_\_\_\_  
WILLIAM SMITH and : VIOLATIONS: 18 U.S.C. §1344  
SHAVON JOHNSON : (Bank Fraud –  
: 1 Count)  
: 18 U.S.C. § 1028(a)(7)  
: (Fraud in Connection with  
: Identification Information  
: – 1 Count)  
: 18 U.S.C. § 2  
: (Aiding & Abetting)  
: 18 U.S.C. § 982(a)(2)  
(Notice of Forfeiture)

**INDICTMENT**

**COUNT 1**

THE GRAND JURY CHARGES THAT:

At all times material to this Indictment:

1. Defendant WILLIAM SMITH resided, among other places, at 1935 W. Page Street, in Philadelphia, Pennsylvania.
2. Defendant SHAVON JOHNSON resided, among other places, at 1847 N. 28<sup>th</sup> Street, in Philadelphia, Pennsylvania.
3. Sovereign Bank was a financial institution, the deposits of which were insured by the Federal Deposit Insurance Corporation, which conducted interstate business, including, among other services, customer checking and savings accounts.

4. From on or about February 19, 2002 until on or about March 21, 2002, defendant SHAVON JOHNSON worked as a customer service representative at the Sovereign Bank branch located at 612 Fayette Street, Conshohocken, Pennsylvania, in the Eastern District of Pennsylvania.

5. Through her employment with Sovereign Bank, defendant SHAVON JOHNSON had access to customer account information, including so-called “signature cards.” The signature cards contained identity information of bank customers including name, address, social security number, date of birth, and bank account number(s).

6. From at least February 19, 2002 and continuing until on or about March 21, 2002, in the Eastern District of Pennsylvania and elsewhere, defendants

**WILLIAM SMITH and  
SHAVON JOHNSON,**

and others both known and unknown to the grand jury, knowingly executed and attempted to execute, and aided and abetted the execution of, a scheme to defraud Sovereign Bank and to obtain monies owned by and under the custody and control of Sovereign Bank by means of false and fraudulent pretenses, representations and promises.

THE SCHEME

7. It was part of the scheme to defraud that in or before February 2002, defendant SHAVON JOHNSON was recruited by defendant WILLIAM SMITH and a person identified here by the initial “E.” to assist them in a scheme to defraud Sovereign Bank.

It was further part of the scheme that:

8. Defendant SHAVON JOHNSON assisted defendant WILLIAM SMITH and E. by providing SMITH with original Sovereign Bank signature cards for the accounts of persons

both known and unknown to the grand jury that defendant SHAVON JOHNSON stole from Sovereign Bank.

9. At the direction of defendant WILLIAM SMITH, defendant SHAVON JOHNSON looked for and provided SMITH with original signature cards from accounts with high dollar balances.

10. With defendant SHAVON JOHNSON's knowledge, and at times with her assistance, defendant WILLIAM SMITH obtained false identification documents using the names and identifying information of the account holders listed on the Sovereign Bank signature cards stolen by defendant SHAVON JOHNSON. The false identification documents would contain the photograph of defendant WILLIAM SMITH, and the name and other identifying information of one of the Sovereign bank customers whose signature card had been stolen.

11. Defendant WILLIAM SMITH and others both known and unknown to the grand jury, sometimes with the assistance of defendant SHAVON JOHNSON, used the false identification documents, containing the true identifying information of the Sovereign Bank customers whose signature cards were stolen by defendant SHAVON JOHNSON, to make cash withdrawals from the bank accounts of those Sovereign Bank customers.

12. Defendant WILLIAM SMITH paid defendant SHAVON JOHNSON for the checks that she stole from Sovereign Bank both in cash and in merchandise purchased with the stolen identity information.

13. From at least February 2002 until on or about March 21, 2002, defendant SHAVON JOHNSON provided to WILLIAM SMITH numerous original signature cards from Sovereign Bank. Using fake identification documents obtained using the true identity information contained on the original signature cards, defendant WILLIAM SMITH and others, both known and unknown to the grand jury, withdrew funds from customer accounts at Sovereign Bank, causing a loss of approximately \$38,560 to Sovereign Bank.

All in violation of Title 18, United States Code, Sections 1344 and 2.

## **COUNT 2**

THE GRAND JURY FURTHER CHARGES THAT:

1. Paragraphs 1 to 5 and 7 to 13 of Count 1 are realleged and incorporated here.
2. From at least February 2002 and continuing until at least August 8, 2002, in the

Eastern District of Pennsylvania and elsewhere, defendants

**WILLIAM SMITH and  
SHAVON JOHNSON,**

and others known and unknown to the grand jury, knowingly and without lawful authority transferred and used, and aided and abetted the transfer and use of, one or more means of identification of other persons with the intent to commit, and to aid and abet, a violation of Federal law, that is, bank fraud in violation of Title 18, United States Code, Section 1344, by using false identifications of victims C.A.V., D.K., P.F., F.L.C., V.C., T.N., S.M. and C.A. to withdraw money from victims' bank accounts, and by such conduct obtained currency with a value of more than \$1,000 in any one-year period, that is, approximately \$38,560, and thereby affected interstate commerce.

In violation of Title 18, United States Code, Sections 1028(a)(7), (b)(1)(D), (c)(3)(A) and Section 2.

### **NOTICE OF FORFEITURE**

1. As a result of the violation of Title 18, United States Code, Section 1344, set forth in Count1 of this Indictment, defendants

**WILLIAM SMITH and  
SHAVON JOHNSON**

shall forfeit to the United States of America any property constituting, or derived from, proceeds obtained directly or indirectly as the result of the violations of Title 18, United States Code, Section 1344, as charged in this Indictment, including, but not limited to, the sum of \$38,560.

2. If any of the property subject to forfeiture, as a result of any act or omission of the defendant:

- (a) cannot be located upon the exercise of due diligence;
- (b) has been transferred or sold to, or deposited with, a third party;
- (c) has been placed beyond the jurisdiction of the Court;
- (d) has been substantially diminished in value; or
- (e) has been commingled with other property which cannot be divided without difficulty;

it is the intent of the United States, pursuant to Title 18, United States Code, Section 982(b), incorporating 21 U.S.C. § 853(p), to seek forfeiture of any other property of the defendant up to the value of the property subject to forfeiture.

All pursuant to Title 18, United States Code, Section 982(a)(2).

**A TRUE BILL:**

---

**FOREPERSON**

---

**PATRICK L. MEEHAN**  
**United States Attorney**